

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joel Brown  
 Debtor

Case No. 17-16337-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db +Joel Brown, 3224 W York St., Philadelphia, PA 19132-3337  
 13984657 Delmarva Power, P.O. Box 231, Wilmington, Delaware 19899-0231  
 13984661 +PGW, 800 West Montgomery Avenue, Philadelphia, Pennsylvania 19122-2806  
 13984662 Robert G. Lubach, 4783 Limestone Road, Newark, Delaware 19707-1526  
 13984664 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, Utah 84165-0250  
 13984665 +United Water, 2000 First State Blvd, Wilmington, Delaware 19804-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: mpkutzer1@gmail.com Oct 06 2017 01:56:20 MICHAEL P. KUTZER,

tr +E-mail/Text: bncnotice@phl3trustee.com Oct 06 2017 01:58:49 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704

smg E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:58:17 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2017 01:57:17  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 06 2017 01:57:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Oct 06 2017 01:57:25 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13991546 EDI: GMACFS.COM Oct 06 2017 01:38:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004  
 13984655 +EDI: GMACFS.COM Oct 06 2017 01:38:00 Ally Financial, P.O. Box 380901,  
 Bloomington, Minnesota 55438-0901

13984656 E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:58:17 City of Philadelphia law Department,  
 1401 JFK Blvd., 5th Floor, Philadelphia, Pennsylvania 19102

13984660 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 06 2017 01:56:43 PECO, 2301 Market St.,  
 Philadelphia, Pennsylvania 19103-1380

13984663 +EDI: DRIV.COM Oct 06 2017 01:43:00 Santander consumer USA, P.O. Box 961245,  
 Fort Worth, Texas 76161-0244

13984664 E-mail/Text: jennifer.chacon@spservicing.com Oct 06 2017 01:59:04  
 Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, Utah 84165-0250  
 TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13984658 Department of the Treasury, Internal Rev  
 13984659 Philadelphia, Pennsylvania 19255

TOTALS: 2, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,  
 in trust for registered Holders of WaMu Asset-Backed Certificates WaMu Series 2007-HE1 Trust  
 bkgroup@kmlawgroup.com  
 MICHAEL P. KUTZER on behalf of Debtor Joel Brown mpkutzer1@gmail.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Joel Brown</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>17-16337-mdc</b>		
	Social Security number or ITIN	<b>xxx-xx-6520</b>	
	EIN	-- --	
	Social Security number or ITIN	-- --	
	EIN	-- --	
	Date case filed for chapter	<b>13 9/15/17</b>	

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Joel Brown	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3224 W York St. Philadelphia, PA 19132	
<b>4. Debtor's attorney</b> Name and address	MICHAEL P. KUTZER 1420 Walnut Street, Suite 800 Philadelphia, PA 19102-3604	Contact phone 215-687-6370 Email: <a href="mailto:mpkutzer1@gmail.com">mpkutzer1@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/5/17

**For more information, see page 2**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.